

Remarks

Claims 1 has been replaced by new method claim 12, directed to a method for operating an electronic purse system as performed by a secure access module (SAM) of the system. As recited in new claim 12, a float ID is defined for each of a plurality of a plurality of user groups that are supported by an electronic purse system. Upon presentation of a purse card to an access station of the system containing the SAM, the SAM determines whether a key on the purse card matches the system key (steps 130 and 330), as well as whether a float ID read from the purse card specifies a user group supported by the system (steps 160 and 360), and completes a transaction with the purse card (steps 190-230 and 390-450) only if the key on the card matches the system key and the float ID read from the card specifies a user group supported by the system.

Claim 13, dependent on claim 12, recites further that a data set is generated containing the float ID (steps 200 and 420), while claim 14, dependent on claim 13, recites further that the data set is transmitted to the purse provider (steps 210 and 430). Claim 15, dependent on claim 12, recites that the SAM also defines a currency indicator for each of a plurality of a plurality of currencies that are supported by the system and that the transaction is completed only if the float ID and a currency indicator read from the purse card specify a user group and currency supported by the system.

Claim 16, dependent on claim 12, recites that the transaction is a debit transaction and that the purse card is debited by an amount determined by the float ID read from the card (steps 400-410; page 9, lines 5-11). Claim 17, also dependent on claim 12, recites that the step of determining whether a key on the purse card matches the system key is performed by verifying a MAC calculated using the system key—i.e., the key itself is not read from the card (steps 120-130 and 320-330).

New claims 18-23 are similar to claims 12-17, but are directed to apparatus. New claims 24-29 are similar to claims 12-17, but are directed to a computer-readable medium.

Claim 4, formerly dependent on claim 1, has been rewritten to depend on claim 12. The remaining claims previously presented—specifically, claims 2 and 7-11—have been cancelled.

New claims 12-29, together with claim 4 as amended dependent thereon, are believed to be in condition for allowance. Regarding the Examiner's previous objection to claims 7 and 11 under 37 CFR 1.75(c) (paper no. 5, ¶ 2), this is believed to be overcome, in the case of claim 11 by its cancellation and in the case of claim 7 by its replacement by claim 24, which is directed to a "computer-readable medium tangibly embodying a program of instructions" for performing the steps of claim 12.

Regarding the Examiner's previous rejection of claims 1 and 7 under 35 U.S.C. § 101 as being directed to non-statutory subject matter (paper no. 5, ¶ 3), this is believed to be overcome by new claims 12 and 24, which (like their apparatus counterpart, claim 18) recite a concretely defined combination of steps, including defining a plurality of float IDs, ascertaining that the key on a presented card matches the system key, ascertaining that the float ID read from the card is one of the defined float IDs, and, finally, completing a transaction with the presented card if the keys match and the float ID is a defined float ID. These claims are thus directed to more than manipulating abstract ideas and are clearly within the technological arts. They are therefore statutory under 35 U.S.C. § 101.

Regarding the Examiner's previous rejection of claims 1, 2, 4 and 7 under 35 U.S.C. § 103 (paper no. 5, ¶¶ 4-6), new claims 12-29 (as well as claim 4 dependent on claim 12) are believed to distinguish patentably over the prior art, including those prior-art references cited by the Examiner. Claims 12-29 are narrowly directed to what applicants originally stated to be the novel aspect of their invention. That is to say, while previous systems had the concept of user groups, they were unable to differentiate between different user groups when using only one system key (page 1, lines 21-22; page 2, lines 4-5). Rather, different system keys were used for different user groups (page 2, lines 20-21; page 3, lines 4-5).

Applicants' claimed invention distinguishes over this by defining a float ID for each of a plurality of a plurality of user groups that are supported by a system having a system key. When

a purse card is presented to an access station containing a secure access module (SAM), the SAM determines whether a key on the purse card matches the system key, as well as whether a float ID read from the purse card specifies a user group supported by the system. Only if these two determinations are made in the affirmative is the transaction completed.

While the references cited by the Examiner may refer to user groups and kindred concepts, they do not appear to teach defining multiple user groups for use in conjunction with a single system key and testing for both a key match and a float ID specifying a supported user group before completing a transaction, as claimed by applicants.

Claims 16, 22 and 28 are also believed to distinguish patentably over the prior art by virtue of their recitation that the purse card is debited by an amount determined by the float ID read from the card.

Additionally, with particular reference to U.S. Patent Publication No. 2004/0031856 to Atsmon et al. ("Atsmon"), applicants challenge the availability of that publication as a reference. Even though applicants' U.S. application was not filed until November 9, 2000, it is entitled to the priority date of the prior foreign application (EP 99122520.2) filed November 12, 1999. The Atsmon application (10/618,962), filed July 14, 2003, is a continuation of a prior U.S. application (09/570,399) filed May 12, 2000, after applicants' priority date.

That Atsmon application (09/570,399) notes in turn that it is a continuation-in-part of the following:

1. PCT application PCT/IL99/00525 filed Oct. 4, 1999.
2. U.S. provisional application 60/180,530 filed Feb. 7, 2000.
3. PCT application PCT/IL98/00450 filed Sep. 16, 1998.
4. PCT application PCT/IL99/00470 filed Aug. 27, 1999.

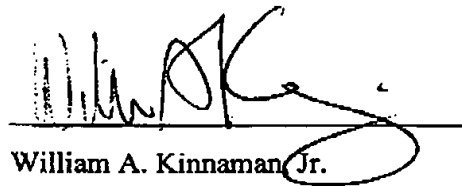
5. PCT application PCT/IL99/00506 filed Sep. 16, 1999.
6. PCT application PCT/IL99/00521 filed Oct. 1, 1999.
7. PCT application PCT/IB99/02110 filed Nov. 16, 1999.

The U.S. provisional application (2) and PCT application (7) were filed after applicants' priority date of November 12, 1999 and thus were filed too late for their disclosures to contribute to a § 102(e) reference. PCT applications (1) and (3)-(6) were filed early enough. However, as far as applicants' undersigned attorney can tell, none of them support the subject matter relating to group IDs described at paragraphs [0618] and [0718] of the cited Atsmon application. If the Examiner is aware of any such earlier application that would provide such support, he is invited to bring it to the attention of applicants.

All of the claims now presented are believed to be in allowable form. Accordingly, applicants respectfully request that the Examiner withdraw the outstanding rejection and allow the case to pass to issue. Such action is earnestly solicited.

Respectfully submitted,
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